

Home Affordable Refinance

Learn how you may be able to make your mortgage payment more affordable.

Are you paying your mortgage on time, but are unable to refinance to a lower interest rate, perhaps due to a decrease in the value of your home? The Obama Administration's Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgage payments to a level that is affordable now and in the future. If you are looking for a way to make homeownership more affordable, the Home Affordable Refinance may be able to help.

Eligibility

You may be eligible for the Home Affordable Refinance if you:

- Own a 1- to 4-unit home that is your primary residence.
- Have a mortgage owned or guaranteed by Fannie Mae or Freddie Mac.
- Are current on your mortgage payments and have not been more than 30 days late making a payment within the past 12 months.
- Have a first mortgage that does not exceed 125 percent of the current market value of your home.
- Have income sufficient to support the new mortgage payments.
- Can improve the long term affordability or stability of your loan with the refinance.

Take Action Today

If you think you may be among the millions of homeowners who are eligible for the Making Home Affordable Program, act now.

- For more information about the Making Home Affordable program, visit www.MakingHomeAffordable.gov.
- To determine if you have a Fannie Mae or Freddie Mac loan:

Fannie Mae: www.FannieMae.com/loanlookup or 1-800-7FANNIE (Monday – Friday, 8 a.m. to 8 p.m. ET)

Freddie Mac: www.FreddieMac.com/mymortgage or 1-800-FREDDIE (Monday – Friday, 8 a.m. to 8 p.m. ET)

- Contact your mortgage lender – the company to which you send your monthly mortgage payment – to determine if you qualify.
- To speak with a housing counselor:

Call the Homeowner's Hope™ Hotline at 1-888-995-HOPE (4673). (Available 24/7 in English and Spanish. Other languages by appointment.)

Find a HUD-approved housing counselor at www.hud.gov.

These services are free!

- If you are scheduled for foreclosure, contact your mortgage lender or a housing counselor immediately. Your mortgage lender may postpone the foreclosure while your loan is evaluated.

Beware of Foreclosure Rescue Scams

- Assistance from a HUD-approved housing counselor is FREE. Beware of anyone who asks you to pay a fee in exchange for counseling or a loan modification.
- Beware of people who pressure you to sign papers immediately.
- Do not sign your deed over to anyone unless you are working directly with your mortgage lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.



MAKING HOME AFFORDABLE.gov

Visit www.MakingHomeAffordable.gov or call 1-888-995-HOPE (4673)

房貸可負擔重新貸款 (Home Affordable Refinance)

瞭解如何使房貸付款的負擔變輕。

您是否雖然能夠準時支付房貸，卻可能因為您的房屋價值下跌的緣故，無法以較低的利率重貸？歐巴馬政府的「房貸可負擔計劃」(Making Home Affordable Program) 正是為了協助數百萬名屋主重新貸款，或將其目前及未來的房貸付款調整至可負擔的程度而擬訂。若您想要讓供房的負擔變輕，「房貸可負擔重新貸款」(Home Affordable Refinance) 也許可助您一臂之力。

資格

若您具備下列條件，您即可能符合「房貸可負擔重新貸款」(Home Affordable Refinance) 的資格：

- 擁有 1 到 4 單位的房屋作為主要住所。
- 貸款為 Fannie Mae 或 Freddie Mac 所擁有或擔保。
- 目前沒有拖欠房貸付款，且在過去 12 個月內付款從未延遲超過 30 天以上。
- 首次房貸不超過房屋目前市值的 125%。
- 所得足以支付新的房貸付款。
- 重新貸款可改善貸款的長期可負擔性或穩定性。

立即採取行動

若您認為自己是符合「房貸可負擔計劃」(Making Home Affordable Program) 資格的數百萬名屋主之一，請立即採取行動。

- 如需有關「房貸可負擔計劃」(Making Home Affordable Program) 的詳細資訊，請造訪 www.MakingHomeAffordable.gov。

- 若要確定您擁有的貸款是否是 Fannie Mae 或 Freddie Mac 貸款：

Fannie Mae: www.FannieMae.com/loanlookup 或撥 1-800-732-6643 (東部時間週一至週五上午 8 點至晚上 8 點)

Freddie Mac: www.FreddieMac.com/mymortgage 或撥 1-800-373-3343 (東部時間週一至週五上午 8 點至晚上 8 點)

- 與您的房貸貸款機構 (您繳交每月房貸付款的公司) 聯繫，以判斷您是否符合資格。
- 若要與房產顧問洽談：

請致電 Homeowner's Hope™ 專線 1-888-995-HOPE (4673)。(24小時無休提供英文及西班牙文服務。經預約可提供其他語言服務。)

到 www.hud.gov 尋找經 HUD 認可的房產顧問。

這些服務都是免費的！

- 若您的房屋已要被強制拍賣，請立即聯絡您的房貸貸款機構或房產顧問。在您的貸款被評估的期間，您的房貸貸款機構可能會延後拍賣房屋的時間。

警惕房屋拍賣營救詐騙行為

- 獲 HUD 認可之房產顧問所提供的協助，是完全免費的。若有任何人要求您支付諮詢或貸款調整的費用，請務必小心。
- 若有人催迫您立即簽署文件，請務必小心。
- 除非您是直接與房貸貸款機構商談豁免債務事宜，否則請勿向任何人轉讓您的產權。
- 除非經過房貸出借機構的核准，否則切勿將房貸付款支付給除房貸貸款機構之外的任何人。



MAKING HOME AFFORDABLE.gov

Visit www.MakingHomeAffordable.gov or call 1-888-995-HOPE (4673)